Wrap DeskTop user guide

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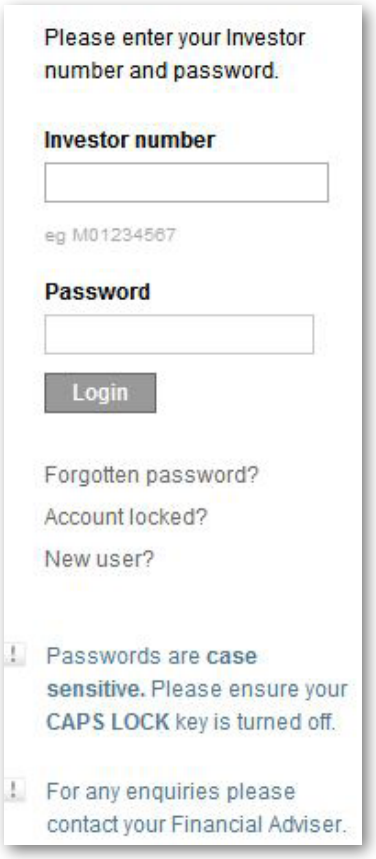
Introduction and overview

Welcome to Wrap. This user guide is designed to provide you with an overview of the Wrap DeskTop, taking you through key aspects such as navigation, trading and account management functions. Additionally, the Wrap DeskTop also contains an extensive '**Help**' section and 'Research' tools to assist you with specific topis and queries.

Accessing the Wrap DeskTop for the first time

Your Investor number and password to access the DeskTop should have been provided to you in two separate letters. If you have not received either of these please call Wrap Customer Relations on 1300 657 010.

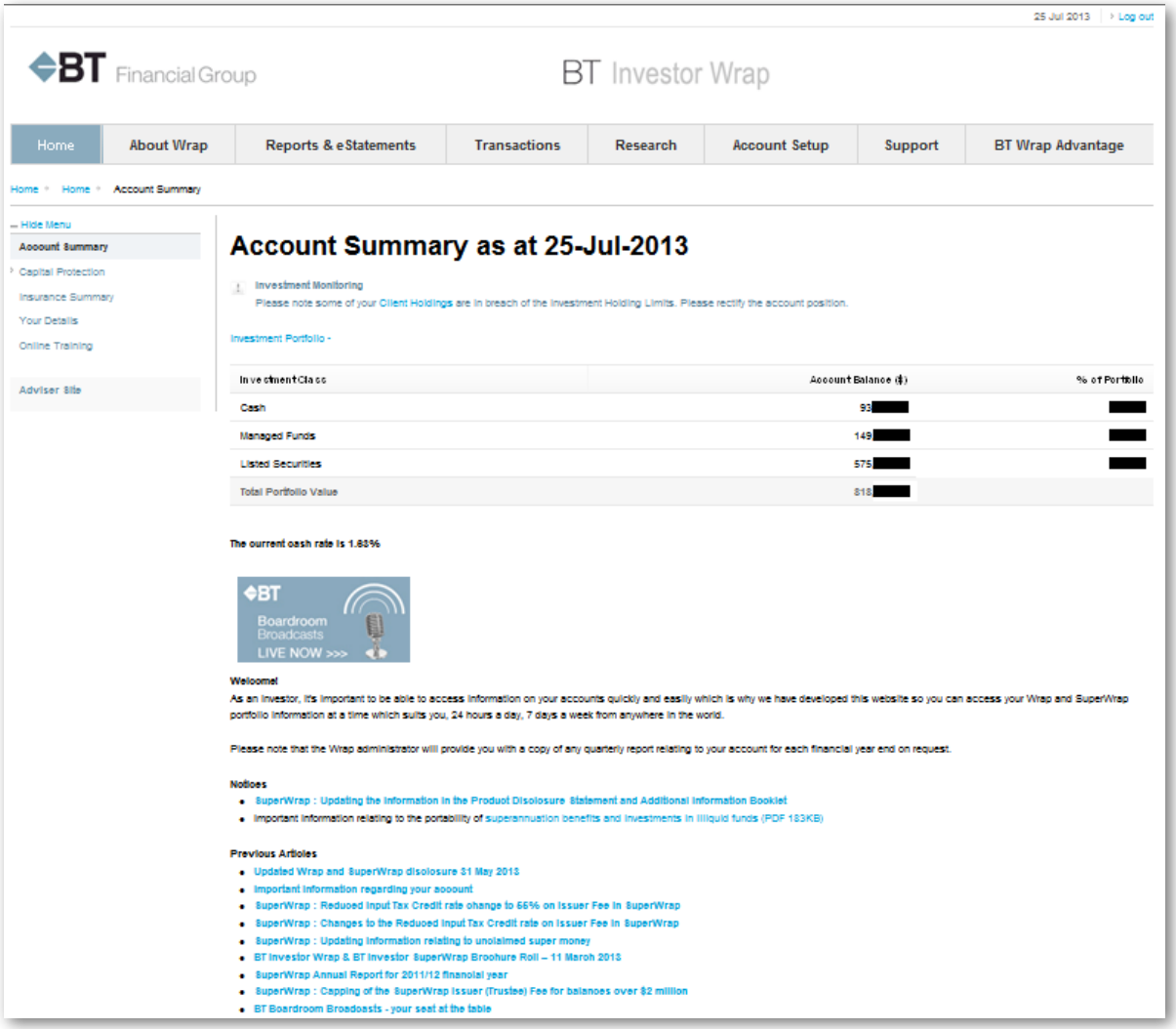
Visit www.investorwrap.com.au and enter your Investor number and Password


Please enter your Investor number and password.
Investor number
eg M01234567
Password
Login
Forgotten password?
Account locked?
New user?
Passwords are case sensitive. Please ensure your CAPS LOCK key is turned off.
For any enquiries please contact your Financial Adviser.

Note: After you have logged in successfully for the first time you will be able to change your password. If you forget your password you are now able to reset this online by selecting the 'Forgotten Password' link.

Introduction and overview (continued)

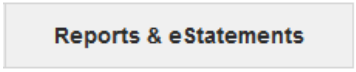
You will be automatically taken to the Account Summary page. This page provides you with a snapshot of your account position at the time of logon.


25 Jul 2013
Log out
BT Financial Group
BT Investor Wrap
Home
About Wrap
Reports & eStatements
Transactions
Research
Account Setup
Support
BT Wrap Advantage
Home
Home
Account Summary
Hide Menu
Account Summary
Capital Protection
Insurance Summary
Your Details
Online Training
Adviser Site
Account Summary as at 25-Jul-2013
Investment Monitoring
Please note some of your Client Holdings are in breach of the Investment Holding Limits. Please rectify the account position.
Investment Portfolio -
Investment Class
Account Balance ($)
% of Portfolio
Cash
Managed Funds
Listed Securities
Total Portfolio Value
The current cash rate is 1.83%
BT
Boardroom Broadcasts
LIVE NOW >>>
Welcome!
As an investor, it's important to be able to access information on your accounts quickly and easily which is why we have developed this website so you can access your Wrap and SuperWrap portfolio information at a time which suits you, 24 hours a day, 7 days a week from anywhere in the world.
Please note that the Wrap administrator will provide you with a copy of any quarterly report relating to your account for each financial year end on request.
Notices
SuperWrap : Updating the information in the Product Disclosure Statement and Additional Information Booklet
Important information relating to the portability of superannuation benefits and investments in illiquid funds (PDF 183KB)
Previous Articles
Updated Wrap and SuperWrap disclosure 31 May 2013
Important information regarding your account
SuperWrap : Reduced Input Tax Credit rate change to 65% on Issuer Fee in SuperWrap
SuperWrap : Changes to the Reduced Input Tax Credit rate on Issuer Fee in SuperWrap
SuperWrap : Updating information relating to unclaimed super money
BT Investor Wrap & BT Investor SuperWrap Brochure Roll – 11 March 2013
SuperWrap Annual Report for 2011/12 financial year
SuperWrap : Capping of the SuperWrap Issuer (Trustee) Fee for balances over $2 million
BT Boardroom Broadcasts - your seat at the table

Desktop Navigation

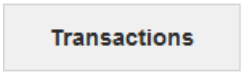
Below is a description of the different headings (or tabs) on the Wrap DeskTop and the information and functionality that can be accessed in each section:

Reports & eStatements



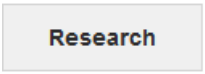
- View 12 of the most commonly used reports. Including portfolio valuation, transaction history, cash account statement, estimated unreleased/realised tax gains and losses and asset allocation
- Access Annual Statements, Income Payment Schedules (SuperWrap), PAYG Payment Summary (SuperWrap) and Tax Statements

Transactions – perform amendment or investment transactions



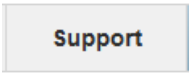
- Account Details – drawdown strategy, distribution options
- Investment Orders – apply for and redeem managed funds, buy and sell listed securities
- Regular Investment Plan – maintain a regular investment at a pre-defined amount
- Cash Account Transaction – Investment Wrap only. Deposit and withdraw funds to your linked bank account
- Order Status – track your existing orders
- Preferred Portfolio – establish, amend or re-balance your preferred portfolio
- Corporate Actions \ IPOs – view and participate in actions that may affect your existing investment
- Capital Protection – Manage Wrap Capital Protection

Research - includes features and benefits available on Wrap and SuperWrap, with links to relevant documentation such as



- Managed fund and listed security searches
- Portfolio Builders
- Market News & Commentary

Support – contains a comprehensive list of questions and answers you may have around the Wrap service including:



- Offer documents
- Help section
- Forms – a library of all Wrap forms, including a ‘quick reference’ guide

Account Setup

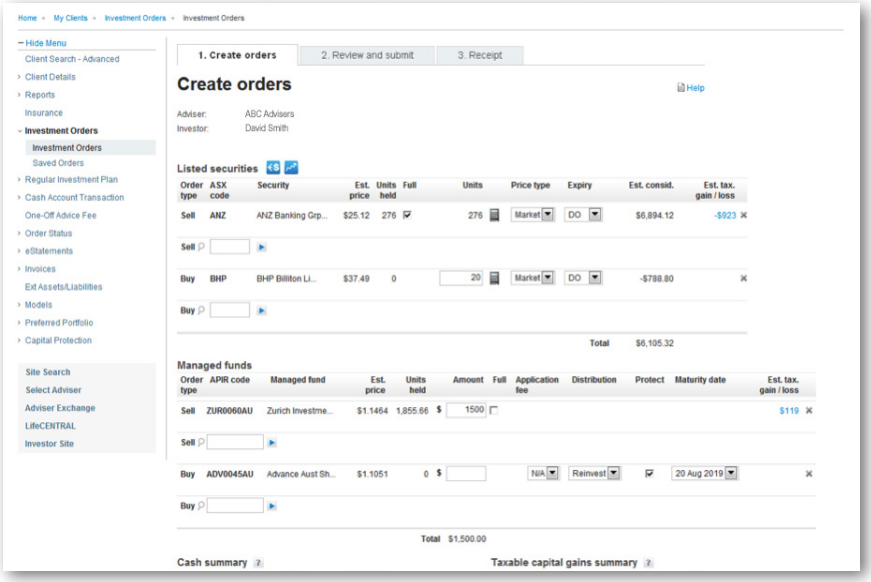
- Change Password
- Link Account
- Unlink Account
- Select Account

Trading on Wrap

Find out how you can use the Wrap DeskTop to start trading.

Listed securities and managed funds

Orders for both Managed Funds and Listed Securities can be traded via the Combined Orders screen.



Placing a trade

1_Select ‘Transactions’ tab

2_Select ‘**Investment Orders**’ from the left-hand navigation.
This will take you to the ‘**Create orders**’ screen

3_Enter the relevant buy and sell details

4_Ensure there are sufficient funds available to place the trade

5_Once order is set up, select ‘**next**’, this will take you to the ‘**review and submit**’ screen where you can review the order. Tick the relevant confirmations and enter your password to place the trade.

6_Hit ‘**Submit Orders**’ to place the trade.

7_You will then be taken to the receipt tab where you are able to review the order status for your trade(s).

Trading Specifics

For Listed Securities select the number of '**units**' or shares you wish to buy or sell. Trades can be placed at a '**market**' or '**limit**' price and the expiry can be '**DO**' – day only or '**GUC**' – good until cancelled (30 day expiry).

Listed Security switches – Wrap allows you to place a buy trade with the proceeds of an outstanding unsettled sell order that has filled and is showing in the outstanding cash movements report.

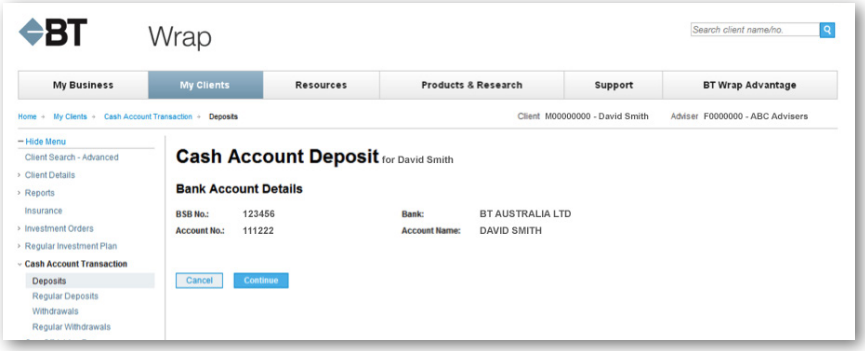
For Managed Funds trade amounts are expressed in $ values. You are also able to select the distribution option for the fund and select whether or not to '**protect**' the fund with Wrap Capital Protection (approved funds only).
If you place managed funds orders by 11am (EST), your order will more than likely be sent to the fund manager the same day (see our product disclosure documents for more information on how managed fund pooling works).

Managed Fund switches – When a switch is placed, the redemption and applications are treated as two separate transactions. All trades will settle via the Cash Account. If multiple trades are placed to '**switch**' between managed funds, the processing times of the underlying fund managers may vary, and as a result the redemptions may complete at different times, as can the pending applications. If there are sufficient funds in the Cash Account, we will fund a trade, or partly fund one (in full) of many trades that have been placed.

Trading on Wrap – Cash Account Transactions

Whilst in the '**Transactions**' tab, select '**Cash Account Transactions**'. From here select from 4 options: (these will vary according to the product you are invested in; ie Investment or SuperWrap)

NB: You must ensure that a bank account has been linked for both withdrawals and deposits. This can be done via the initial application form.

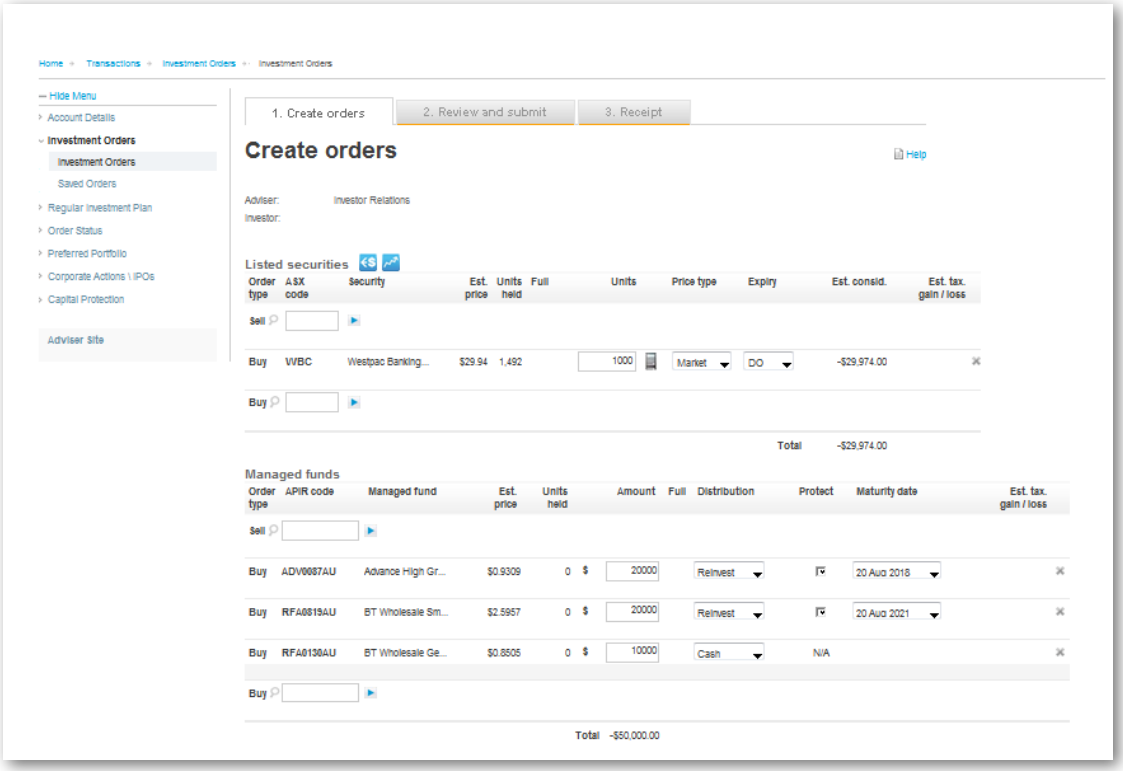


Wrap Capital Protection

Find out how to access and use Wrap Capital Protection to enhance and protect your investments.

Protecting an investment

Protecting a fund at point of purchase can be done through the '**Investment Orders**' screen. Go through the steps as for any managed fund trade and you will notice a '**Protect**' tick box. By ticking the box '**Protect**' and then selecting a date from the '**Maturity Date**' drop down list, Wrap Capital Protection will be applied to the investment. Proceed with the Managed Fund purchase as per normal. NB: Where a fund is protected at point of purchase, you will notice that the trades will be placed in tranches over a number of days. This is to reduce the risk of sudden market movements on the Protected Fund.


Home » Transactions » Investment Orders » Investment Orders
Hide Menu
Account Details
Investment Orders
Investment Orders
Saved Orders
Regular Investment Plan
Order Status
Preferred Portfolio
Corporate Actions \ IPOs
Capital Protection
Adviser site
1. Create orders
2. Review and submit
3. Receipt
Create orders
Help
Adviser: Investor Relations
Investor:
Listed securities
Order type ASX code Security Est. price Units held Full Units Price type Expiry Est. consid. Est. tax. gain / loss
Sell
Buy WBC Westpac Banking... $29.94 1,492 1000 Market DO -$29,974.00
Buy
Total -$29,974.00
Managed funds
Order type APIR code Managed fund Est. price Units held Amount Full Distribution Protect Maturity date Est. tax. gain / loss
Sell
Buy ADV0087AU Advance High Gr... $0.9309 0 $ 20000 Reinvest 20 Aug 2018
Buy RFA0819AU BT Wholesale Sm... $2.5957 0 $ 20000 Reinvest 20 Aug 2021
Buy RFA0136AU BT Wholesale Ge... $0.8505 0 $ 10000 Cash N/A
Buy
Total -$50,000.00

Protecting existing investments

1_Select **'Transactions'** tab

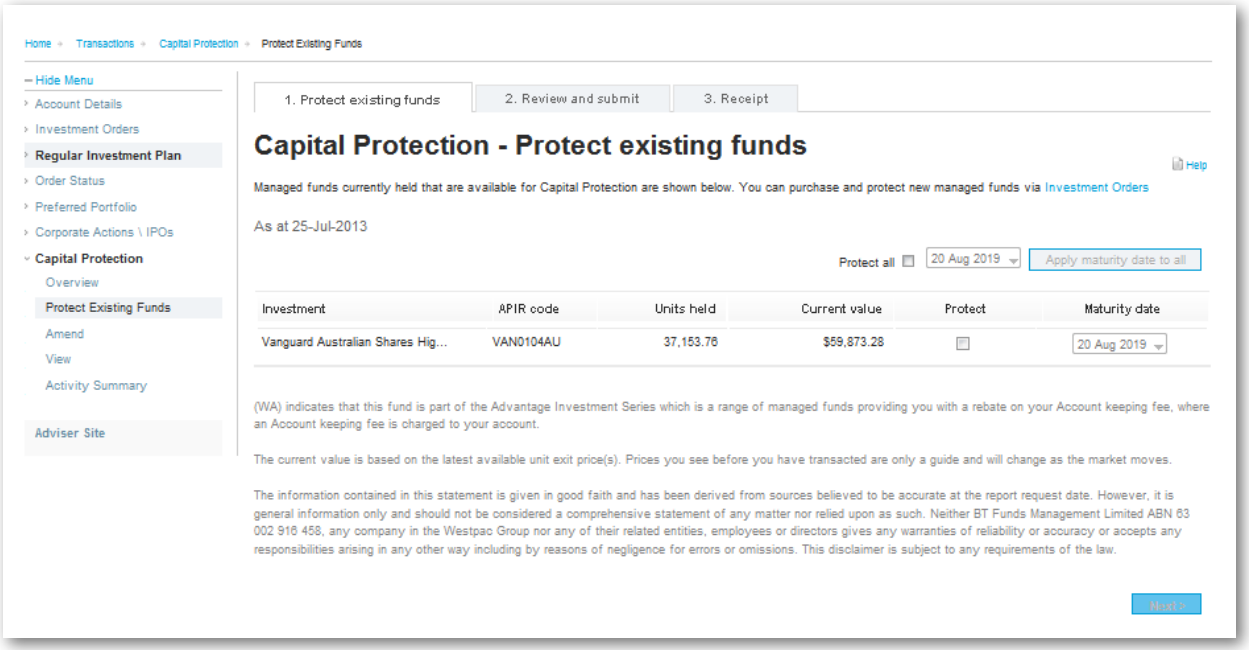
2_Select '**Capital Protection**' from the left-hand navigation

3_Select '**Protect Existing Funds**' and the investments available for protection will appear

4_Select '**Protect**', then '**Maturity date**' and hit '**next**' at the bottom of the screen

5_Review and submit your protection request and enter your desktop password

6_The investment(s) are now protected


Home
Transactions
Capital Protection
Protect Existing Funds
Hide Menu
Account Details
Investment Orders
Regular Investment Plan
Order Status
Preferred Portfolio
Corporate Actions \ IPOs
Capital Protection
Overview
Protect Existing Funds
Amend
View
Activity Summary
Adviser Site
1. Protect existing funds
2. Review and submit
3. Receipt
Capital Protection - Protect existing funds
Help
Managed funds currently held that are available for Capital Protection are shown below. You can purchase and protect new managed funds via Investment Orders
As at 25-Jul-2013
Protect all
20 Aug 2019
Apply maturity date to all
Investment
APIR code
Units held
Current value
Protect
Maturity date
Vanguard Australian Shares Hig...
VAN0104AU
37,153.76
$59,873.28
20 Aug 2019
(WA) indicates that this fund is part of the Advantage Investment Series which is a range of managed funds providing you with a rebate on your Account keeping fee, where an Account keeping fee is charged to your account.
The current value is based on the latest available unit exit price(s). Prices you see before you have transacted are only a guide and will change as the market moves.
The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement of any matter nor relied upon as such. Neither BT Funds Management Limited ABN 63 002 916 458, any company in the Westpac Group nor any of their related entities, employees or directors gives any warranties of reliability or accuracy or accepts any responsibilities arising in any other way including by reasons of negligence for errors or omissions. This disclaimer is subject to any requirements of the law.

Wrap Capital Protection (continued)

Amending Protection

1_Select **'Transactions'** tab

2_Select – '**Capital Protection**' from the left-hand navigation

3_Select – '**Amend**' and the protected investments will appear

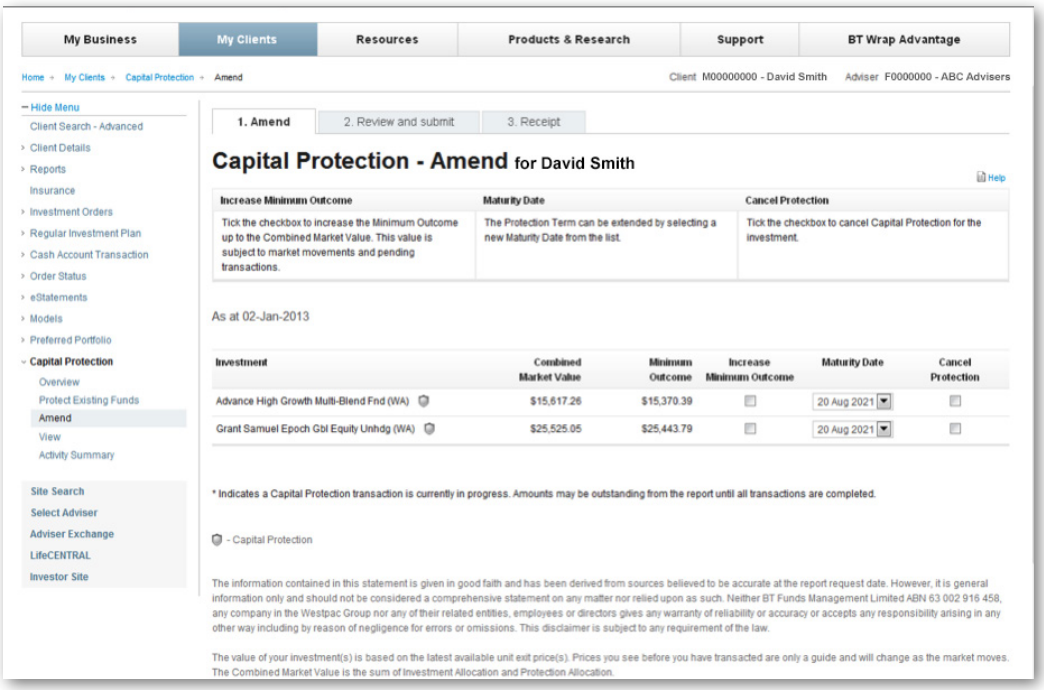
You have 3 options available in this screen:

a_Increase the minimum outcome to capture growth

b_Extent the maturity date

c_Cancel the protection

Select the function you wish to perform and then follow the steps to review and submit your choices.


My Business
My Clients
Resources
Products & Research
Support
BT Wrap Advantage
Home » My Clients » Capital Protection » Amend
Client M00000000 - David Smith
Adviser F0000000 - ABC Advisers
Hide Menu
Client Search - Advanced
Client Details
Reports
Insurance
Investment Orders
Regular Investment Plan
Cash Account Transaction
Order Status
eStatements
Models
Preferred Portfolio
Capital Protection
Overview
Protect Existing Funds
Amend
View
Activity Summary
Site Search
Select Adviser
Adviser Exchange
LifeCENTRAL
Investor Site
1. Amend
2. Review and submit
3. Receipt
Capital Protection - Amend for David Smith
Help
Increase Minimum Outcome
Tick the checkbox to increase the Minimum Outcome up to the Combined Market Value. This value is subject to market movements and pending transactions.
Maturity Date
The Protection Term can be extended by selecting a new Maturity Date from the list.
Cancel Protection
Tick the checkbox to cancel Capital Protection for the investment.
As at 02-Jan-2013
Investment
Combined Market Value
Minimum Outcome
Increase Minimum Outcome
Maturity Date
Cancel Protection
Advance High Growth Multi-Blend Fnd (WA)
$15,617.26
$15,370.39
20 Aug 2021
Grant Samuel Epoch Gbl Equity Unhdg (WA)
$25,525.05
$25,443.79
20 Aug 2021
* Indicates a Capital Protection transaction is currently in progress. Amounts may be outstanding from the report until all transactions are completed.
- Capital Protection
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The value of your investment(s) is based on the latest available unit exit price(s). Prices you see before you have transacted are only a guide and will change as the market moves. The Combined Market Value is the sum of Investment Allocation and Protection Allocation.

Portfolio Management Tax Tools

Preferred Portfolios

Preferred Portfolios are an investment allocation tool to help create, manage and track your account against a pre-determined investment strategy.

Preferred Portfolios are available on the Wrap DeskTop and allow you to set up a portfolio that automatically rebalances, to counter the effects of market movements or appropriately distribute additional deposits. The rebalancing can occur automatically at specified time periods. It also allows you to conduct ad-hoc rebalances ensuring your asset allocation decisions are not thrown out by rising or falling markets. Preferred Portfolios are available for Cash and Managed Funds due to the nature of Term Deposits; these cannot be included in a Preferred Portfolio.

You can specify whether your account is to be rebalanced periodically. Accounts can be rebalanced either quarterly (or on around the 8th of the last month of the quarter), semi-annually (on or around the 8th of June and December) or annually on or around the 8th of June. Alternatively, you can run an ad-hoc rebalance at any time you wish.

Setting up a Preferred Portfolio

1_Select the 'Transactions Tab'

2_You can create a Preferred Portfolio by clicking Establish.
If you hold listed securities you will be prompted to exclude these investments from your Preferred Portfolio

3_You can create a Preferred Portfolio consisting of percentage allocations in particular funds and select funds from the available managed funds listing (including cash)

4_You can set up your account to be periodically rebalanced back to the Preferred Portfolio

5_The system will automatically generate details of any transactions to be placed to bring the account into balance with your Preferred Portfolio

6_On confirmation of the transaction all investment transactions will be implemented to align your account with your Preferred Portfolio.

For a detailed explanation of the Preferred Portfolio functionality on the Desktop, go to 'Support' – 'Help' – Portfolio management and preferred portfolio'.

Portfolio Management Tax Tools (continued)

Tax Parcel Resets

Tax parcel resets apply to Investment Wrap accounts only and will assist you if you used a sale allocation method other than FIFO and had been managing your tax outside of Wrap prior to July 2011.

Once a parcel reset is performed, you will benefit from consolidated Wrap tax statements, tax warnings and simulations at the point of trade.

To complete the Tax Parcel Reset you will need to call the Wrap Customer Relations team and obtain the following:

- Parcel Reset Authorisation Form
- The Parcel Reset Template

In order to complete these documents you need:

- Your M number
- The ASX/APIR code for the security to be reset
- Tax Date
- The quantity of units to be rest. The unit quantity must equal the quantity held in your Wrap account. If not, the tax parcel rest will fail.
- Tax cost base excluding tax deferred and tax free adjustments.

Tax Optimisation

Prior to July 2011, all partial sale trades were filled using the 'First In First Out' (FIFO) methodology. Since this date, the default for partial sales across the Wrap platform has changed. For Investment accounts and Personal Super Plans the default is 'Minimum Gain' and for Pension's it is 'Maximum Gain'.

The Wrap DeskTop allows you to amend your default sale allocation method (tax preference), view historical changes and provides you the option to display or hide tax warnings on Wrap. To access the Wrap tax optimisation tools go to:

- Home
- Your Details
- Tax Preferences

For more information

Mail

BT Portfolio Wrap Essentials
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Adelaide SA 5001

Call

1300 657 010

Visit

investorwrap.com.au

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